

TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number	10/675,929
		Filing Date	September 29, 2003
		First Named Inventor	Whitaker, Charles
		Art Unit	3629
		Examiner Name	Not yet known
Total Number of Pages in This Submission		Attorney Docket Number	020375-032410US

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i> Return Postcard, copies of fourteen (14) cited references
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

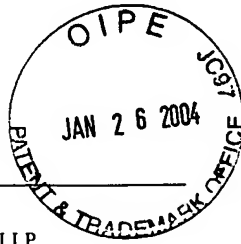
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Townsend and Townsend and Crew LLP Irvin E. Branch Reg. No. 42,358
Signature	
Date	January 23, 2004

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I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
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Signature		Date	January 23, 2004

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PATENT
Attorney Docket No.: 020375-032410US

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On Jan 23, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: [Signature]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Charles Whitaker, et al.

Application No.: 10/675,929

Filed: September 29, 2003

For: SYSTEMS AND METHODS FOR
VERIFYING MEDICAL INSURANCE
COVERAGE

Examiner:

Art Unit: 3629

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. The U.S. patents are not enclosed in accordance with the Patent Office waiver issued August 5, 2003 in the Official Gazette, which states as follows:

The Office hereby waives the requirement under 37 CFR §1.98

(a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S.

patent application publication for all U.S. national patent

applications filed after June 30, 2003 and for all international

applications that have entered the national stage under 35 USC §371

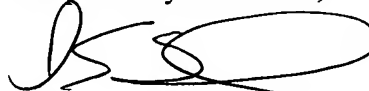
after June 30, 2003. See 37 CFR §1.491(b).

In accordance with 37 CFR §1.98(a)(2), copies of the foreign patent references and non-patent literature documents are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Irvin E. Branch
Reg. No. 42,358

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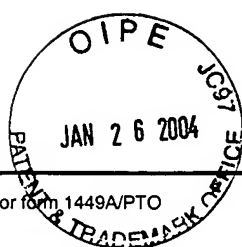


Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/675,929	
			Filing Date	September 29, 2003	
			First Named Inventor	Whitaker, Charles	
			Art Unit	3629	
Examiner Name					
Sheet	1	of	3	Attorney Docket Number	020375-032410US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-3,599,151	08-10-1971	Harr	
	A2	US-3,833,395	09-03-1974	Earl J. Gosnell	
	A3	US-4,722,554	02-02-1988	Thomas G. Pettit	
	A4	US-4,812,628	03-14-1989	Boston et al.	
	A5	US-4,961,142	10-02-1990	Elliott et al.	
	A6	US-5,119,293	01-02-1992	Hammond	
	A7	US-5,175,682	12-29-1992	Higashiyama et al.	
	A8	US-5,220,501	06-15-1993	Matthew P. Lawlor et al.	
	A9	US-5,408,077	04-18-1995	Campo et al.	
	A10	US-5,426,594	06-20-1995	James A. Wright et al.	
	A11	US-5,484,988	01-16-1996	Hills et al.	
	A12	US-5,491,325	02-13-1996	Dorge O. Huang et al.	
	A13	US-5,504,677	04-02-1996	Robert E. Pollin	
	A14	US-5,555,496	09-10-1996	Mary T. Tackbary et al.	
	A15	US-5,577,109	11-19-1996	Stimson et al.	
	A16	US-5,622,388	04-22-1997	Isabelo S. Alcordo	
	A17	US-5,657,201	08-12-1997	Kochis	
	A18	US-5,677,955	10-14-1997	Doggett et al.	
	A19	US-5,679,940	10-21-1997	Templeton et al.	
	A20	US-5,699,528	12-16-1997	Edward J. Hogan	
	A21	US-5,757,917	05-26-1998	Marshall T. Rose et al.	
	A22	US-5,794,207	08-11-1998	Walker et al.	
	A23	US-5,815,657	09-29-1998	Williams et al.	
	A24	US-5,826,241	10-20-1998	Lee H. Stein et al.	
	A25	US-5,832,463	11-03-1998	Funk	
	A26	US-5,893,080	04-06-1999	Daniel M. McGurl et al.	
	A27	US-5,949,044	09-07-1999	Jay S. Walker et al.	
	A28	US-5,960,412	09-28-1999	Mary Thomasma Tackbary et al.	
	A29	US-6,029,150	02-22-2000	David William Kravitz	
	A30	US-6,030,000	02-29-2000	Robert I. Diamond	
	A31	US-6,032,133	02-29-2000	James J. Hilt et al.	
	A32	US-6,039,245	03-21-2000	Symonds et al.	
	A33	US-6,058,417	05-02-2000	Martin L Hess et al.	
	A34	US-6,064,990	05-16-2000	Kevin Scott Goldsmith	
	A35	US-6,070,798	06-06-2000	Kee Nethery	
	A36	US-6,097,834	08-01-2000	Louis J. Krouse et al.	
	A37	US-6,106,020	08-22-2000	Quentin Leef et al.	
	A38	US-6,119,106	09-12-2000	Randy Mersky et al.	
	A39	US-6,122,625	09-19-2000	Sholom Rosen	
	A40	US-6,164,528	12-26-2000	Hills et al.	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.



Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Complete if Known	
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		First Named Inventor	Whitaker, Charles
		Art Unit	3629
Examiner Name			
Sheet 2 of 3	Attorney Docket Number		020375-032410US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A41	US-6,175,823	01-16-2001	Karen L. Van Dusen	
	A42	US-6,193,152	02-27-2001	Fernando et al.	
	A43	US-6,199,761	03-13-2001	Drexler	
	A44	US-6,246,996 B1	06-12-2001	Lee H. Stein et al.	
	A45	US-6,308,887 B1	10-30-2001	Korman et al.	
	A46	US-6,327,575 B1	12-04-2001	Katz	
	A47	US-2001/0051876 A1	12-13-2001	Ronald E. Seigel et al.	
	A48	US-6,360,254 B1	03-19-2002	Gregory D. Linden et al.	
	A49	US-6,367,693 B1	04-09-2002	John C. Novogrod	
	A50	US-2002-0153414 A1	10-24-2002	Stoutenburg	
	A51	US-6,484,936 B1	11-26-2002	Nicoll et al.	
	A52	US-6,539,363 B1	03-25-2003	Allgeier et a.	
	A53	US-6,547,132 B1	04-15-2003	Templeton et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	B1	EPO	EP 0481135	A1	04-22-1992			<input type="checkbox"/>
	B2	EPO	EP 0949596	A2	10-13-1999			<input type="checkbox"/>
	B3	EPO	EP 1077436	A2	02-21-2001			<input type="checkbox"/>
	B4	PCT	WO 00/46725	A1	08-10-2000			<input type="checkbox"/>
	B5	PCT	WO 00/67177	A2	11-09-2000			<input type="checkbox"/>
	B6	PCT	WO 01/04816	A1	01-18-2001			<input type="checkbox"/>
	B7	PCT	WO 02/05195	A1	01-17-2002			<input type="checkbox"/>

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		Application Number	10/675,929		
		Filing Date	September 29, 2003		
		First Named Inventor	Whitaker, Charles		
		Art Unit	3629		
		Examiner Name	Not yet known		
Sheet	3	of	3	Attorney Docket Number	020375-032410US

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
	C1	Website: "Tranz 330 Fast, Low-Cost Transaction Automation At the Point of Service" Verifone Finance, Jan 1999, pp. 1-3, at [http://www.vfi-finance.com/tranz330.htm].		
	C2	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.		
	C3	PR Newswire, "GiftSpot.com Simplifies Gift-Giving on the Internet," 1999-10-20 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 5 pages.		
	C4	x.com, "Do More with Your Money", downloaded from website http://www.x.com., 02/07/2000, 5 pages.		
	C5	DOTBANK, "The Way to Send and Receive Money on the Internet", downloaded from website http://www.dotbank.com, 02/07/2000, 6 pages.		
	C6	IDEALAB COMPANY, PayMe.com, downloaded from website http://ssl.idealab.com on 2/16/2000, 7 pages.		
	C7	CONFINITY, INC., PayPal.com, "How PayPal.com Works", downloaded from website http://www.paypal.com on 02/07/2000, 7 pages.		

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